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problems which center around the term "social insurance." Yet the attitude of the insurance companies toward the movement for extending sickness and accident insurance to the working population is not considered. Such matters vitally affect the future of the accident and health insurance companies in America and should be considered side by side with the technical details, in order to give the insurance employee an insight into the wider field which his business serves. It is to the companies whose employees are most intimately connected with the Insurance Institute of Hartford that the country will of necessity turn to help solve some of the perplexing questions which will develop with the extension of sickness and accident insurance to the masses in this country.

LOUIS I. DUBLIN.

*Life Insurance. A Textbook.* By SOLOMON S. HUEBNER. (New York: D. Appleton and Company. 1915. Pp. xvii, 482. \$2.00.)

The Education and Conservation Bureau of the National Association of Life Underwriters suggested the preparation of this book to supply "a comprehensive text-book adapted to the needs of class-room instruction in colleges and high schools," and also "as a clear and simple exposition for laymen and life insurance solicitors." Professor Huebner is one of the pioneers in insurance education in this country and, considering the various classes for whom the book was prepared and the extensive number of subjects treated, his task has been well done.

Part I is devoted to a discussion of the nature and uses of life insurance; part II discusses the science of life insurance; part III treats of the special forms of life insurance; part IV describes the organization, management and supervision of legal reserve companies; and part V discusses the important legal phases of life insurance. The appendix includes reprints of specimen policies and of an address by Professor Huebner on "Life insurance salesmanship."

Part II was written by Bruce D. Mudgett, instructor in insurance at the Wharton School, and is a very good brief discussion of rates, the reserve, surrender values, and surplus. Few insurance solicitors, probably, will have the patience, interest, or ability to read and understand it. Dr. Mudgett also contributes a chapter on Disability Insurance, which is a condensation of his excellent monograph on *Total Disability Provisions in American Life Insurance Contracts*. While insurance is chiefly a subject for state

regulation, there have been a number of important decisions by the Supreme Court of the United States on the fundamental character of the business. It would seem, therefore, that discussion of these subjects, such as the power of the state to determine rates, as passed upon in the recent Kansas case, the Deer Lodge case, and others, would have made part V more complete.

Although the book can not be considered "a comprehensive text," nevertheless, its brevity, when considering its range of subjects and some of the classes for whom it was written, may be a merit. In the opinion of the reviewer it might have been made more brief without any loss in usefulness by omitting the thirty pages of sample policy forms. This material can be secured in abundance from insurance companies.

W. F. GEPHART.

*Washington University.*

*Old Age Pensions: Their Actual Working and Ascertained Results in the United Kingdom.* By H. J. HOARE. (London: P. S. King & Son. 1915. Pp. xi, 196. 3s. 6d.)

Mr. Hoare, who was a clerk of the Local Pension Sub-Committee for Camberwell and Lewisham,<sup>1</sup> wrote this book before the outbreak of the war "for the social student and investigator, for the ordinary citizen . . . and for persons engaged in actual administration." He calls it "a practical and human account of the actual working and ascertained results of the Acts." The acts are, of course, those of 1908 and 1911.

The volume chiefly tries to show how the various problems arising under the terms of the act have been worked out. Pensions are payable at the age of 70, but civil registration of birth became compulsory in England only in 1875. The regulations of 1911 sanctioned such other evidences of age as certificates of baptism, of marriage, of service in the Crown forces, and of membership in friendly or provident societies, or trade unions. Although in some cases "appearance and bearing" have been accepted as evidence of age, yet many persons are denied a pension because unable to prove their age. In fact 13 per cent of all claims are disallowed on age grounds. This chapter on age throws light on many peculiar difficulties and emphasizes the primary need for a complete civil registration of births.

The prescriptions of the law of 1908 regarding nationality and

<sup>1</sup> Mr. Hoare died at the Dardanelles in August, 1915.